

What Do Managed Care Plans Look Like?

Plan Name	National Accreditation	Statewide Market Share 2001	Administrative Expense Rating† 1999-2001	Complaint Index Rating† 1999-2001
Advantra (GHP)	none	8%	●	○
Coventry Health Care Advantra	URAC	6%	●	●
Humana Gold Plus	NCQA	10%	●	○
Medicare Complete (UHC)	JCAHO	43%	●	○
PremierPlus	none	††	●	○
St. John's PremierPlus	none	††	●	○

†This is a company-wide measure
††Plans have a combined market share of 17%
Data Source: Missouri Department of Insurance

Performance Ratings
● High ● Average ○ Low

Missouri managed care plans may voluntarily seek and qualify for accreditation, indicating that they meet national quality standards from the following organizations: National Committee for Quality Assurance (NCQA), Utilization Review Accreditation Commission (URAC) and Joint Commission on Accreditation of Healthcare Organizations (JCAHO).

This shows the percentage of the State's managed care M+C plan members who are enrolled with a specific plan. It provides an indication not only of plan size but also of the plan's ability to meet the varied health care needs of its members.

This measure, which indicates efficiency, is the percentage of total income used for administrative overhead. Plans with administrative expenses less than 10% are shown as high performance; those at 15% or more are rated as low performers.

The complaint index looks at the number of consumer complaints the Department of Insurance received in the past three years relative to the amount of business that a company wrote in Missouri and compares this to the industry average. Plans at less than 50% of industry average are shown as high performance; more than 100% of industry average is considered low performance.

Choosing a Managed Care Health Plan

Choosing a managed care plan can be complex and difficult. This 2002 Consumer's Guide helps you compare the quality of health care and member satisfaction among the M+C plans in Missouri.

- ◆ Identify all plans which offer coverage in your area by calling the Community Leaders Assisting the Insured of Missouri (CLAIM) program at 1-800-390-3330 or 1-573-893-7900.
- ◆ Review the indicators in this brochure only in combination. No one indicator should be viewed as a sole direct measure of a health plan's performance.
- ◆ Contact CLAIM for a health plan comparison worksheet and other Medicare information. Also, more managed care information is available from the Department of Health and Senior Services at 1-573-526-2812.
- ◆ Come up with your own questions and call your plan choices for answers using the phone numbers on the back. Plans can provide you a member handbook of benefits plus a list of doctors and hospitals in their Medicare network.
- ◆ Talk to your doctor, family and friends about their experiences with managed care.
- ◆ Use all information to evaluate your managed care options. Make the choice that best suits your needs.

Member Services Telephone Numbers

Managed Care Plan	Customer Service	RN Helpline	Website
Advantra	800-533-0367		www.ghp.com
Coventry Advantra	800-727-9712	800-622-9528	www.chckc.cvty.com
Humana Gold Plus	800-448-6262	800-622-9529	www.humana.com
Medicare Complete	800-656-0065	877-365-7949	www.uhc.com
Premier Plus	800-280-1602	800-811-1187	www.mercyhealthplans.com
St. John's Premier Plus	800-481-4466		www.mercyhealthplans.com

Need More Information? Visit our Website at: www.dhss.state.mo.us/ManagedCare

Concerns or Complaints?

Call your managed care plan if you have concerns on your treatment or feel you have been denied health services. They will explain your grievance rights and how to file a complaint. If you disagree with a plan's position or decision, you can file a complaint with the Missouri Patient Care Review Foundation Beneficiaries Helpline at: 1-800-347-1016

For further information about this Consumer's Guide, contact: Bureau of Health Care Performance Monitoring, Missouri Department of Health and Senior Services P.O. Box 570 Jefferson City, MO 65102-0570 (573) 526-2812



Websites

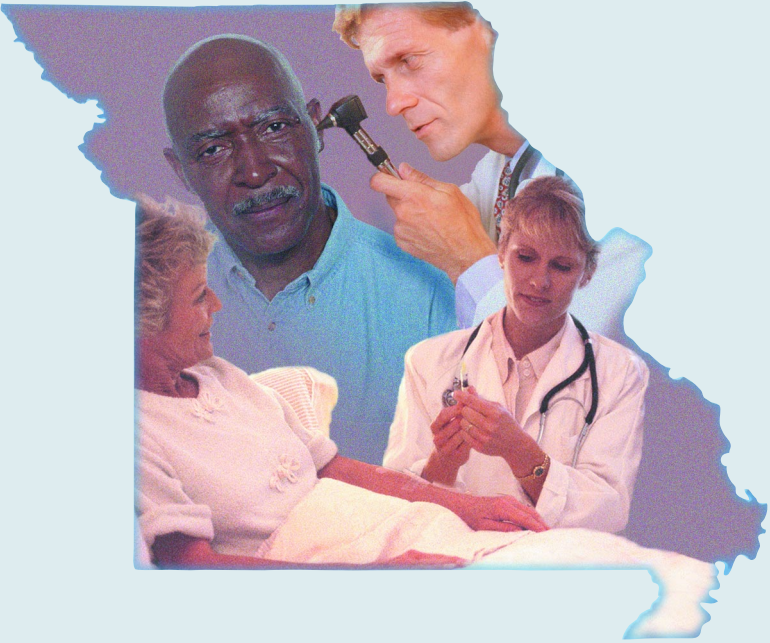
- The following Websites may be useful:

 - Agency for Healthcare Research & Quality: www.ahrq.gov
 - American Accreditation Healthcare Commission/URAC: www.urac.org
 - American Association of Health Plans: www.aahp.org
 - American Medical Association: www.ama-assn.org
 - American Osteopathic Association: www.aoa-net.org
 - Families USA: www.familiesusa.org
- Joint Commission on Accreditation of Healthcare Organizations/JCAHO: www.jcaho.org
 - Missouri Department of Insurance: www.insurance.state.mo.us
 - National Committee for Quality Assurance/NCQA: www.ncqa.org
 - National Health Information Center: www.health.gov/nhic
 - The Official U.S. Government Site for People with Medicare: www.medicare.gov
 - U.S. Health and Human Services-Health Finder: www.healthfinder.gov

The Missouri Department of Health and Senior Services has attempted to publish accurate information based upon common definitions. The data reported in this brochure are based on plan performance during 2001. Managed care plans were given an opportunity to review and correct the data presented. Other corrections or suggestions should be forwarded to the Center for Health Information Management and Evaluation, Missouri Department of Health and Senior Services, PO Box 570, Jefferson City, MO 65102. Our telephone number is (573) 526-2812. A companion technical report, containing the data and statistical formulas used, is also available for \$10.

The Missouri Department of Health and Senior Services is an equal opportunity/affirmative action employer. Services are provided on a nondiscriminatory basis. This information is available in alternate formats to citizens with disabilities.

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2002 Consumer's Guide Medicare (M+C) Managed Care in Missouri

Visit the Department of Health and Senior Services Managed Care Website at:

www.dhss.state.mo.us/ManagedCare

